



Every year, thieves and con artists cheat thousands of Michigan residents out of their hard-earned dollars and valuable personal information. Consumer fraud already costs this State billions of dollars. With the growth of the Internet and our increasing dependence on technology, the opportunity for professional scammers is increasing dramatically.

There are some quick and easy steps you can take to protect yourself, your family, and your savings from the hustlers looking to separate you from your money.

This brochure is a guide to help you become a safer, savvier consumer. I hope you'll share these tips with family, neighbors, elderly relatives, and friends across the state.

As your Attorney General, protecting consumers will always be a high priority. But I need your help to stop the fraud before it starts and to alert others so they can avoid becoming victims. Fight back, be vigilant, and be vocal!

MIKE COX
ATTORNEY GENERAL



pre-conditions, and other limitations. Remember that with credit insurance, if the insured event occurs, generally only the minimum payment is made while interest continues to accrue.

10 Pay Attention at the Checkout.

To prevent overcharges, make sure the items you purchase have price tags on them and that those tags match the price you are charged. If you are charged more than the tag price, notify the seller right away. Michigan law provides the seller must refund the difference plus a bonus of 10 times the difference up to \$5.00, or be subject to a consumer lawsuit.

*If you think you've been scammed or treated unfairly, stand up for your rights as a consumer. Use our online form or write to the Consumer Protection Division to file a consumer complaint against the business in question. Our address and website are:

Department of the Attorney General
Consumer Protection Division
P.O. Box 30213
Lansing, Michigan 48909
Telephone: 877-SOLVE-88 (toll free)
(877-765-8388)

www.michigan.gov/ag

CONSUMER PROTECTION DIVISION DEPARTMENT OF THE ATTORNEY GENERAL



TEN TIPS FOR BEATING CONSUMER FRAUD IN MICHIGAN

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MIKE COX
ATTORNEY GENERAL

TOP TEN TIPS FOR BEATING CONSUMER FRAUD IN MICHIGAN



1 **Become Informed.**

Increase your "consumer literacy" by educating yourself about consumer scams. Informed consumers are smart consumers. To get comprehensive information on almost any consumer subject, check the Attorney General's website at www.michigan.gov/ag.

2 **Reduce Telemarketing Calls.**

Put your phone number on the Federal Trade Commission's National Do Not Call Registry (www.donotcall.gov or 1-888-382-1222).

Registration is good for five years. If you still receive a telemarketing call, immediately ask for and record the name of the person calling and the company he or she represents. Tell the caller to place your name and number on their internal "do not call" list.

Federal and state law prohibits most telemarketers from calling numbers on the National Do Not Call Registry and requires them to honor do not call requests. Never give personal information to someone you don't know who calls you at home or sends you an e-mail.

3 **Reduce Financial Junk Mail – Call 1-888-567-8688.**

You can reduce or eliminate pre-approved applications for credit cards, home equity loans, and insurance products by calling the above toll-free number. Credit bureaus that market credit information will then take your name off their mailing lists.

4 **Protect Personal Information on the Internet.**

Be suspicious of all e-mail from persons or businesses you don't know. Some high-tech crooks will even use the names of familiar companies in an effort to lure you into disclosing your valuable personal information. Deceptive e-mail or "spam" is a popular method used by identity thieves to trick you into providing your credit card numbers, bank account information, Social Security number, passwords, and other sensitive information. Don't reply to these e-mails or even click on any link in the e-mails. If you receive an e-mail from a company you do business with that asks for your personal information, contact the company by telephone or by visiting the company's website at a web address you **know** to be genuine.

Before submitting financial information through a website you are familiar with, check that the website starts with "https" and look for the "lock" icon on your browser's status bar. These factors signal that your information is secure during transmission.

5 **Always Read the Fine Print.**

Avoid disputes with businesses by reading all contracts in full before you sign and making sure there are no blank spaces that could be filled in after you sign. Ask questions and be suspicious of representations or assurances made by salespersons that differ from the written terms of a contract.

6 **Arbitration Caution.**

Be cautious about entering into contracts that require you to submit disputes to binding

arbitration. When arbitration is involved, find out the rules, where it will be held, and the costs to you.

7 **Check Out the Business Before You Shop.**

Make sure the companies with which you do business are legitimate before you give them your money. The Attorney General's Consumer Protection Division and your local Better Business Bureau can tell you whether any consumer complaints have been filed against the company in question and how well the company responds to customer complaints.

8 **Sleep On It.**

Don't be talked into making a purchase by high-pressure sales tactics. Take the time you need to think about your purchases. Don't fall for sales pitches that offer bargains or discounts if you "sign now." Legitimate businesses will usually give you the same deal later. **Remember:** if you've accepted a sales offer that was made at your home, the law gives you three business days to cancel the transaction.

9 **Carefully Review Extended Warranty and Credit Insurance Documents**

You can save money on your purchases by steering clear of credit-life and credit disability insurance and carefully reviewing extended warranties. Purchase contracts may try to hide additional charges for these items which are frequently loaded with exclusions,

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